

**Indexing Instructions:** LOT 12, SECTION " C", BAKER RIDGE SUBDIVISION

STATE OF MISSISSIPPI  
COUNTY OF DESOTO

STATE MS.-DESOTO CO.

JUL 6 11 24 AM '04

**SPECIAL WARRANTY DEED**

BY 476 PG 235  
JUL 6 11 24 AM '04

FOR AND IN CONSIDERATION of the sum of Ten Dollars (\$10.00), cash in hand paid and other good and valuable considerations, the receipt and sufficiency of all of which are hereby acknowledged, WELLS FARGO BANK MINNESOTA, NATIONAL ASSOCIATION, AS TRUSTEE UNDER THE POOLING AND SERVICING AGREEMENT DATED AS OF JULY 1, 2003, AMONG ASSET BACKED FUNDING CORPORATION, OPTION ONE MORTGAGE CORPORATION AND WELLS FARGO BANK MINNESOTA, NATIONAL ASSOCIATION, ABFC ASSET BACKED CERTIFICATES, SERIES 2003-OPT1, BY OPTION ONE MORTGAGE CORPORATION AS ATTORNEY IN FACT, does hereby sell, convey and specially warrant unto ANDY CHANDRARATNE, the following described property situated in DESOTO County, Mississippi, being more particularly described herein, to-wit:

LOT 12, SECTION C, BAKER RIDGE SUBDIVISION, IN SECTION 27& 34, TOWNSHIP 2 SOUTH, RANGE 9 WEST, DESOTO COUNTY, MISSISSIPPI, AS PER PLAT THEREOF RECORDED IN PLAT BOOK 60, PAGE 8-13, IN THE OFFICE OF THE CHANCERY CLERK OF DESOTO COUNTY, MISSISSIPPI. THE PARCEL ID IS # 2098-27020-0001200.

THIS CONVEYANCE and the warranty hereof are made subject to all building restrictions, restrictive covenants, easements, rights of way, and mineral reservations of record, if any, pertaining to the above described property.

IT IS AGREED AND UNDERSTOOD that the ad valorem taxes for the current year have been prorated as of this date on an estimated basis or actual taxes from the previous year and that the prorations are final and any difference will not be adjusted by the Seller after closing.

WITNESS MY SIGNATURE this the 29th day of JUNE, 2004.

WELLS FARGO BANK MINNESOTA, NATIONAL ASSOCIATION, AS TRUSTEE UNDER THE POOLING AND SERVICING AGREEMENT DATED AS OF JULY 1, 2003, AMONG ASSET BACKED FUNDING CORPORATION, OPTION ONE MORTGAGE CORPORATION AND WELLS FARGO BANK MINNESOTA, NATIONAL ASSOCIATION, ABFC ASSET BACKED CERTIFICATES, SERIES 2003-OPT1, BY OPTION ONE MORTGAGE CORPORATION AS ATTORNEY IN FACT

Name & Title

*Christopher Gutierrez*  
CHRISTOPHER GUTIERREZ  
ASSISTANT SECRETARY  
OPTION ONE MORTGAGE CORPORATION  
AS ATTORNEY-IN-FACT

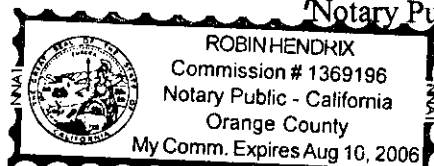
03110667-RM

STATE OF California  
COUNTY OF Orange

PERSONALLY APPEARED BEFORE ME, the undersigned authority in and for the said county and state, on this 29<sup>th</sup> day of JUNE, 2004, within my jurisdiction, the within named Christopher Gutierrez, who acknowledged to me that he/she is the Assistant Secretary of OPTION ONE MORTGAGE CORPORATION AS ATTORNEY IN FACT FOR WELLS FARGO BANK MINNESOTA, NATIONAL ASSOCIATION, AS TRUSTEE UNDER THE POOLING AND SERVICING AGREEMENT DATED AS OF JULY 1, 2003, AMONG ASSET BACKED FUNDING CORPORATION, OPTION ONE MORTGAGE CORPORATION AND WELLS FARGO BANK MINNESOTA, NATIONAL ASSOCIATION, ABFC ASSET BACKED CERTIFICATES, SERIES 2003-OPT1, and that for and on behalf of said corporation, and as its act and deed he/she executed the above and foregoing instrument, after having been duly authorized so to do.

My Commission Expires:

8-10-06



Notary Public

Robin Hendrix

**Grantors Address:**

OPTION ONE MORTGAGE CORPORATION  
AS ATTORNEY IN FACT FOR WELLS FARGO  
BANK MINNESOTA, NATIONAL ASSOCIATION,  
AS TRUSTEE UNDER THE POOLING AND  
SERVICING AGREEMENT DATED AS OF JULY 1,  
2003, AMONG ASSET BACKED FUNDING  
CORPORATION, OPTION ONE MORTGAGE  
CORPORATION AND WELLS FARGO BANK  
MINNESOTA, NATIONAL ASSOCIATION, ABFC  
ASSET BACKED CERTIFICATES, SERIES 2003-OPT1

**Grantee's Address:**

ANDY CHANDRARATNE  
8930 Scenic Ridge Cove  
Lake Cormorant MS 38641  
(601) 218-4102  
no 2nd fl

~~OPTION ONE MORTGAGE~~  
~~6501 IRVINE CENTER DR~~  
~~IRVINE, CA 92618-2304~~  
ph# (800) 704-0800 DB-RE  
no 2nd fl

Prepared By: + Return to:  
Collins Law Office  
4915 I-55 North Ste 100-A  
Jackson, MS 39206  
(601) 982-5580  
MSB: 6394  
03-110667/KC

**Amy Lippold**

**From:** Kelly Collins [kcollins@mtaco.net]  
**Sent:** Monday, June 28, 2004 3:29 PM  
**To:** Amy Lippold  
**Subject:** FW: #0010742955/ 8930 Scenic Ridge Cove

*No Problem  
Amy*

DISREGARD THE STATEMENT ABOUT THE POA, PLEASE. I KNOW THAT FOR OOMC I AUTOMATICALLY INCLUDE A POA. THIS IS JUST MY AUTOMATED E-MAIL THAT I SEND OUT, NOW WITH THE DEEDS. SO IGNORE IT IN CASE I FORGET TO DELETE IT FROM YOUR E-MAILS IN THE FUTURE. THANKS.

-----Original Message-----

**From:** Kelly Collins [mailto:kcollins@mtaco.net]  
**Sent:** Monday, June 28, 2004 5:22 PM  
**To:** Amy Lippold  
**Cc:** Charles  
**Subject:** #0010742955/ 8930 Scenic Ridge Cove

If this deed has a Power of Attorney involved, then I need to revise the acknowledgement to read so. Thanks.

Attached you will find the deed for #0010742955/ 8930 Scenic Ridge Cove for CHANDRARATNE. Please execute and overnight it to our office. If you have any questions or need to make changes, you can call the office or respond to this e-mail. Have a great day!

Thanks,  
Kelly

**COLLINS LAW OFFICE**  
4915 Interstate 55 North, Ste. 100-A  
Jackson, MS 39206  
(601) 982-5580 phone  
(601) 362-7936 fax

*Fedex  
TO*

6/29/2004

When Recorded, Return to  
Option One Mortgage Corp.  
6501 Irvine Center Drive  
Irvine, CA 92618  
Atten: CB - SM

SPACE ABOVE THIS LINE FOR RECORDER'S USE

**LIMITED POWER OF ATTORNEY**

Wells Fargo Bank, N.A. successor by merger to Wells Fargo Bank Minnesota, National Association, (the "Principal") (formerly known as Norwest Bank Minnesota, N.A.), 9062 Old Annapolis Road, Columbia, Maryland 21045, organized and existing under the laws of the United States hereby constitutes and appoints Option One Mortgage Corporation ("Option One"), a California Corporation, 3 Ada, Irvine, California 92618 and in its name, aforesaid acknowledge in writing or by facsimile stamp all documents customarily and reasonably necessary and appropriate for the tasks described in items (1) through (4) below; provided however, that the documents described below may only be executed and delivered by such Attorneys-In-Fact if such documents are required or permitted under the terms of the related servicing agreements and no power is granted hereunder to take any action that would be adverse to the interests of the Trustee or of Holders. This Power of Attorney is being issued in connection with Option One's responsibilities to service certain mortgage loans (the "Loans") held by Wells Fargo Bank, NA. in its capacity as Trustee for Option One Mortgage Acceptance Corporation, depositor, under the Pooling and Servicing Agreements attached hereto as Exhibit A (the "Agreements").

1. Demand, sue for, recover, collect and receive each and every sum of money, debt, account and interest (which now is, or hereafter shall become due and payable) belonging to or claimed by Wells Fargo Bank, NA and to use or take any lawful means for recovery by legal process or otherwise.
2. Transact business of any kind regarding the Loans, and obtain an interest therein and/or buildings thereon, as Wells Fargo Bank, N.A.'s act and deed, to contract for, purchase, receive and take possession and evidence of title in and to the property and/or secure payment of a promissory note or performance of any obligation or agreement.
3. Execute bonds, notes, mortgages, deeds of trust and other contracts, agreements and instruments regarding the Borrowers and/or Property, including but not limited to the execution of releases, satisfactions, and other instruments pertaining to mortgages or deeds of trust, and execution of deeds and associated instruments, if any, conveying the Property, in the interest of Wells Fargo Bank, N.A.
4. Endorse on behalf of the undersigned all checks, drafts and/or other negotiable instruments made payable to the undersigned.

Witness my hand and seal this 27<sup>th</sup> day of May, 2004

**Wells Fargo Bank, N.A.**  
**as Trustee**

Attest: Diane E. TenHooen, Assistant Secretary

Reid Denny, Vice President

Witness: Sharon Restivo

Witness: Mary Asgodom

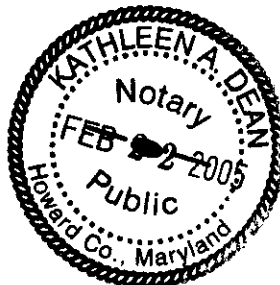
**FOR CORPORATE ACKNOWLEDGMENT**

STATE OF Maryland  
COUNTY OF Howard

On this 27<sup>th</sup> day of May, 2004, before me, the undersigned, a Notary Public in and for said County and State, personally appeared Reid Denny and Diane E. TenHooen, personally known to me (or proved to me on the basis of satisfactory evidence) to be the persons who executed the within instrument as Vice President and Assistant Secretary respectively, of the corporation therein named, and acknowledged to me that such a corporation executed the within instrument pursuant to its bylaws or a resolution of the Board of Directors.

Witness my hand of official seal.

Signature



**EXHIBIT A (5/15/04)**

- 1. Option One Mortgage Loan Trust 1999-1, Asset Backed Certificate Series 1999-1**
- 2. Option One Mortgage Loan Trust 1999-2 Asset-Backed Certificates Series 1999-2**
- 3. Option One Mortgage Loan Trust Asset Backed Certificates Series 1999-3**
- 4. Option One Mortgage Loan Trust 1999-A, Asset Backed Certificates, Series 1999-A**
- 5. Option One Mortgage Loan Trust 1999-B; Asset-Backed Certificates Series 1999 1999-B**
- 6. Option One Mortgage Loan Trust Asset Backed Certificates Series 1999-C**
- 7. Option One Mortgage Loan Trust 2000-1**
- 8. Option One Mortgage Loan Trust 2000-2 Asset Backed Certificates Series 2000-2**
- 9. Option One Mortgage Loan Trust 2000-3**
- 10. Option One Mortgage Loan Trust 2000-4 Asset-Backed Certificates, Series 2000-4**
- 11. Option One Mortgage Loan Trust 2000-5, Asset-Backed Certificates, Series 2000-5**
- 12. Option One Mortgage Loan Trust 2000-A**
- 13. Option One Mortgage Loan Trust 2000-B Asset Backed Certificates Series 2000-B**
- 14. Option One Mortgage Loan Trust 2000-C**
- 15. Option One Mortgage Loan Trust 2000-D; Asset-Backed Certificates, Series 2000-D**
- 16. First Franklin Mortgage Loan Trust 2000-FF1**
- 17. Option One Mortgage Loan Trust 2001-1, Asset-Backed Certificates, 2001-1**
- 18. Option One Mortgage Loan Trust 2001-A, Asset-Backed Certificates, Series 2001-A**
- 19. Structures Asset Securities Corporation; Mortgage Pass-Through Certificates, Series 1999-BC4**
- 20. Mesa Option One Trust 2001-2**
- 21. Option One Mortgage Loan Trust 2001-2**
- 22. Option One Mortgage Loan Trust 2001-B**
- 23. Option One Mortgage Loan Trust 2001-3**
- 24. Option One Mortgage Loan Trust 2001-C**
- 25. Option One Mortgage Loan Trust 2001-D**
- 26. Option One Mortgage Loan Trust 2001-4**

27. Mesa Trust 2001-5
28. Option One Mortgage Loan Trust 2002-1
29. Option One Mortgage Loan Trust 2002-A
30. Option One Mortgage Loan Trust 2002-2
31. Option One Mortgage Loan Trust 2002-3
32. Option One Woodbridge Loan Trust 2002-1
33. Option One Mortgage Loan Trust 2002-4
34. Option One Mortgage Loan Trust 2002-5
35. Structured Asset Securities Corporation, Mortgage Pass Through  
Certificates, 2002-BC5 (ARC 2002-BC5)
36. Option One Woodbridge Loan Trust 2002-2
37. Option One Mortgage Loan Trust 2002-6
38. First Franklin Loan Trust 2001-FF2
39. MASTR Asset Backed Securities Trust 2002-OPT1
40. Morgan Stanley Dean Witter Capital 1, Trust 2002-OP1
41. ABFC 2002-OPT1
42. MASTR Asset Backed Securities Trust 2003-OPT1
43. MASTR Asset Backed Securities Trust 2003-OPT2
44. Option One Woodbridge Loan Trust 2003-01
45. Option One Mortgage Loan Trust 2003-1
46. Option One Mortgage Loan Trust 2003-2
47. Option One Mortgage Loan Trust 2003-3
48. Option One Mortgage Loan Trust 2003-4
49. First Franklin Mortgage Loan Trust 2001-FF1
50. Amortizing Residential Collateral Trust 2001-BC1
51. CSFB ABSC 2001-HE3 (Asset Backed Securities Corporation Home Equity  
Loan Trust 2001-HE3)
52. First Franklin Mortgage Loan Trust 2002-FF1
53. ABSC 2001-HE1 (Asset Backed Securities Corporation Home Equity Loan  
Trust 2001-HE1)
54. Option One Woodbridge Loan Trust 2003-2
55. ABFC Asset Backed Certificates 2003-OPT1

- 56. GSAMP Trust 2003-HE2
- 57. Option One Mortgage Loan Trust 2003-6
- 58. Option One Mortgage Loan Trust 2003-5
- 59. ABSC Home Equity Loan Trust 2003-HE6
- 60. Amortizing Residential Collateral Trust 2002-BC6
- 61. Structured Asset Investment Loan Trust 2003-BC3
- 62. Merrill Lynch Asset Backed Certificates, Series 2003-OPT1
- 63. Structured Asset Investment Loan Trust 2003-BC12
- 64. Option One Mortgage Loan Trust 2004-1
- 65. ABFC Asset Backed Certificates, 2004-OPT1
- 66. SABR Trust 2004-OP1
- 67. MASTR Asset Backed Securities 2004-OPT1
- 68. Option One Mortgage Loan Trust 2004-2
- 69. Option One Woodbridge Loan Trust 2004-1
- 70. AFBC Asset Backed Certificates 2004-OPT2
- 71. ABFC Asset Backed Certificates 2004-OPT3